Readout: Senator Gignac Briefing on Emergencies Act Financial Measures Feb 17

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Date: Thu, 17 Feb 2022 14:00:59 +0000

Hi all,

Please see below for a readout of the Department of Finance briefing for Senator Clément Gignac on the financial measures in the Emergency Measures Regulations.

Flags:

- Sen. Gignac asked if there would need to be parliamentary approval of an extension of the Emergencies Act past 30 days. We have communicated to him that it will require another vote.
- He also voiced concerns about setting precedents, with the financial measures. He supports new measures that give the police additional powers.
- The Senator's biggest concern is around the suspension of vehicle insurance. He said that those who are having their insurance suspended should receive some sort of individualized 24 or 48 hour notice so they have a chance to leave before it is suspended.

Summary:

- Sen Gignac: I understand the need for this, but I worry about the preced3nce of freezing bank accounts. When we talk about a designated person, it appears to be quite ride-ranging. My question is: Does this go beyond those directly at the assemblies, can it affect those supporting them or those who donate?
    - Isabelle Jacques (Finance) : It is wide-ranging, we're trying to target funds those people and companies that are trying to fund the blockades. We've spoken with banks, but we need to be clear that this only affects those who act after the emergencies act was put in favor. So those who donated earlier on are not affected.
- Sen Gignac: Article 6, page 13. Who can phone an insurance company or a bank to ask them to handle an account
  Isabelle Jacques: The focus is on police forces, and most of the time it is the RCMP who does these calls. But we want to ensure that say, if the Ottawa police want to share information with the banks, they have that power. If this law isn't in effect, local police are not able to communicate with Banks. So far, I only believe the RCMP have communicated with banks or insurance. It appears as though the RCMP is handling this, but there's no specific centralizing protocol.
- Sen. Gignac: What happens to joint accounts, say a husband is protesting and the wife is not, will it be suspended?
    - Jacques: Yes, it will be frozen. But they can leave and the account will be unfrozen.
- Sen. Gignac: So accounts can be unfrozen the moment they leave?
    - Jacques: Yes, there's two scenarios. Either the individual can go to their bank and say I'm no longer at the protests, or the RCMP can say so.

- Sen. Gignac: Will a frozen account show up as a criminal issue or stop people from crossing the border into the states?
    - Jacques: No, it'd show up if they were arrested.
- Sen. Gignac: On page 10, it shows that insurance must be suspended for vehicles or people that are part of the blockades? Is this going to cancel life insurance?
    - Jacques: No, this only affects insurance for vehicles. First off, the RCMP must have the names of those who are participating in the protests to give to the insurance agencies. Second, we're giving them time and warning protestors that their insurance may be cancelled.
- Sen. Gignac: I am concerned about this insurance issue. Is it correct that insurance will only be cancelled if there is communication.
    - Jacques: I am not certain what the insurance companies will do, but my understanding is that they would need to reach out to those whose insurance we may suspend.
- Sen. Gignac: I'm speaking with banks and insurances, and they're concerned.
    - Jacques: The RCMP will share the list of those on the truckers on the hill with the insurance companies, and we gave them notice of that yesterday.
- Sen. Gignac: I'm all for supporting the police, but I am concerned about the financial measures. My point is that there are stories about financial control and I think it will depend on how far we are on this path on Monday. If it is not clear, this might be an issue. If there are already names for the blockaders, if the person has left out of good faith, it is important that they be allowed to. The frozen bank accounts is not the end of the world. But we are creating an enormous precedent and I am not sure if we needed these financial measures. I don't want someone to get into an accident while leaving without insurance and face financial ruin.
    - Jacques: We're communicating with banks and insurance companies. When they are leaving, we do not intend to go after them.
- Sen. Gignac: Between the moment and where this has entered into force, and the police are forced to enter, there may be those who leave. On our exit strategy, I want to know what we are doing. I am concerned that we are building the plane as we fly.
    - Jacques; We're talking with the insurance companies and RCMP. We want truckers to leave with their insurance in place. But as of today, giving the fact we gave notices, and we're seeing little notice, the RCMP may begin suspending.
    - Julien Brazeau: We are talking with insurance companies about offering a notice to those who may have their insurance suspended.
- Sen. Gignac: This is important. If people are getting 24 hours' notice from their insurance companies or the RCMP. This is a new program and I want to ensure we're setting good precedents.
    - Brazeau: We are discussing with the insurance companies with this.
- Sen. Gignac; The conservative senators are going to vote against, so if 30-40 independent senators vote against, we are in trouble. I may have further questions for the Minister's Office.
- Olivier Tremblay-Venneri: The messaging from the Minister was a lot more hardball, when will this messaging we're hearing from you today be communicated to Canadians?
    - Jacques: There's certain things that are private information. We do have language that says that those who are "participating" are designated, not those who "participat**ed** ". I don't want to be rough, but if people continue to finance these activities, or those who stay to risk their insurance, that's an issue. We want this emergencies act to be dealt with quickly.

- Sen. Gignac: I understand that this expires in 30 days, but I am concerned that the government can renew without a vote in the senate.
    - Jacques: For the Emergencies Act to be re-invoked, we'd need to see that police forces can't handle it.
- Sen Gignac: I support the added powers for the police, and I'm glad that we're not targeting those who donated previously. I think it is important that we give notice to those whose insurance may be cancelled.
    - Jacques: For bank accounts, I don't believe there will be a notice, but we are looking at notice for insurance freezing.

Cheers,

Alexander Wozny
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